look forward to retirement!

Iowa Department of Administrative Services

## Retirement Investors' Club (RIC)

# Investment Provider Summary

Retirement Investors' Club investment providers have all the investment information & applications you need to choose your investments & get your payroll deduction started. **To choose a provider,** ask your participating co-workers which providers give your location good service or call the providers and ask about their products & services (see sample questions below). Ask a provider to meet with you right away and start getting the employer match!

| | AIG Retirement | The Hartford | ING | Nationwide Retirement Solutions |
|---|---|---|---|---|
| **Phone** | 515-267-1099<br>800-945-6763 | 800-424-2825 ext 47634<br>319-270-7505 | 800-555-1970<br>515-698-7973 | 877-677-3678, option1, option 2 |
| **Website** | www.aigretirement.com/iowa | www.retire.hartfordlife.com/iowa/ | www.ingretirementplans.com/custom/iowa | www.nationwideiowadc.com |
| **Credit Rating** | A+ Credit Rating | A+ Credit Rating | A+ Credit Rating | A+ Credit Rating |
| **Product Name** | Retirement Services Value Product | DC Plus | ING Gov Custom Choice Blend | Nationwide Retirement Solutions |
| **Investment Options** | Fixed Rate Account<br>23 Variable Rate Funds<br>Self-directed Brokerage Option | Fixed Rate Account<br>28 Variable Rate Funds<br>Self-directed Brokerage Option | Fixed Rate Account<br>24 Variable Rate Funds<br>Self-directed Brokerage Option | Fixed Rate Account<br>22 Variable Rate Funds<br>Self-directed Brokerage Option |
| **Investment Planning Tools** | Guided Portfolio<br>Account Aggregation | Morningstar Guidance | Income Wizard<br>Online Investor Profile | Ibbotson Asset Allocation<br>Morningstar Guidance & Advice<br>Online Investor Profile |
| **Restrictions** | None | None | None | 5-yr restriction on fixed rate account while employed |
| **Account Information** | 24/7 phone & internet access<br>Quarterly statements | 24/7 phone & internet access<br>Quarterly statements | 24/7 phone & internet access<br>Quarterly statements | 24/7 phone & internet access<br>Quarterly statements |
| **Options at Retirement** | Variety of flexible payment options no penalties or restrictions | Variety of flexible payment options no penalties or restrictions | Variety of flexible payment options no penalties or restrictions | Variety of flexible payment options no penalties or restrictions |

### Ask the provider…

- As a state of Iowa employee how do I enroll in deferred compensation?
- Will a representative meet with me to review investment options & complete paperwork?
- Why should I choose your firm over the other 3 investment providers?

### Ask yourself…

- Was contacting someone was easy?
- Does selecting investments & opening a new account sound easy?
- Was the staff, product information, & website helpful?

**Notes**

*See the reverse side for a list of investment options*

## Investment Options

| Asset Class | Subclass | AIG Retirement | Hartford | ING Financial Advisers | Nationwide |
|---|---|---|---|---|---|
| Principal Protection | Stable Value | AIG Retirement Fixed Interest Option | Hartford General "Declared Interest" Acct | ING Fixed Account 457/401(a) | Nationwide Fixed Account-5 year restriction on transfers while employed |
| | Money Market | Am Century Capital Preservation Money Market | | | |
| Fixed Income Funds | Government | JP Morgan Mortgage-B Secs A | Hartford Mortgage Securities HLS<br>PIMCO Real Return | ING GNMA Income I | Principal Inv Bond & Mortgage Select |
| | Interm-Term | Franklin Total Return A | Hartford Total Return Bond HLS | Fidelity VIP Inv Grade Bond Port I | Western Asset Core Bond FI |
| | High Yield | Amer Funds American High Income R4 | Goldman Sachs High Yield | American Funds High Income Trust R4 | Am Funds American High Income Tr R3 |
| Balanced Funds | Traditional | American Funds American Balanced R4 | Oakmark Equity and Income | American Funds American Balanced R4<br>PAX World Balanced | Van Kampen Equity & Income A |
| Core Stock Funds | S&P 500 Index | SSgA S&P 500 Index Series F | SSgA S&P 500 Flagship | Vanguard Institutional Index | State Street Equity 500 Index Admin. |
| | Lg Cap Value | Oppenheimer Value A | Hotchkis & Wiley Large Cap Value | Pioneer Equity Income A | Principal Inv Large Cap Value Select |
| | Lg Cap Blend | Davis NY Venture A | Neuberger Berman Socially Responsive<br>Hartford Capital Appreciation HLS | Fidelity VIP Contrafund Portfolio I | Davis NY Venture A |
| | Lg Cap Growth | Amer Funds Growth Fund of America R3 | Am Funds Growth Fund of America R4 | Amer Funds Growth Fund of America R4 | Amer Funds Growth Fund of America R3 |
| Aggressive Stock Funds | Mid Cap Value | Pioneer Mid Cap Value A | Artisan Mid Cap Value | Lord Abbett Mid Cap Value A | Goldman Sachs Mid Cap Value A |
| | Mid Cap Blend | Dreyfus Mid Cap Index | SSgA S&P Mid Cap Index<br>RS Value | Ariel Fund<br>ING VP Index Plus Mid Cap Portfolio I | JP Morgan Mid Cap Equity Select |
| | Mid Cap Growth | AllianceBernstein Mid Cap Growth A | Munder Mid Cap Core Growth | Wanger Select<br>Fidelity Advisor Mid Cap T | Am Century Vista Adv |
| | Sm Cap Value | Dreyfus Premier Small Cap Value A | American Century Small Cap Value | | Dreyfus Premier Small Cap Value R |
| | Sm Cap Blend | Dreyfus Small Cap Stock Index | SSgA Russell 2000 Index<br>Lord Abbett Small Cap Blend | Lord Abbett Sm Cap Value A | Oppenheimer Main St Small Cap A |
| | Sm Cap Growth | Legg Mason Partners Sm Cap Growth I | Baron Small Cap | UBS U.S. Sm Cap Growth A | UBS U.S. Small Cap Growth A |
| International Funds | Global Stock (includes US) | Oppenheimer Global A | Templeton Growth | American Funds New Perspective R4 | American Funds Capital World G/I R3 |
| | Lg Stock Value | | AllianceBernstein Int'l Value A | Dodge & Cox International | |
| | Lg Stock Blend | American Funds EuroPacific Growth R4 | SSgA EAFE Index<br>Bernstein Int'l Portfolio | American Funds EuroPacific Growth R4 | American Funds EuroPacific Growth R3 |
| | Lg Stock Growth | Fidelity Adv Div Int'l A | Hartford Int'l Capital Appreciation HLS | | |
| Alternative | Lifestage Funds | Fidelity Advisor Freedom (Income, 2010, 2020, 2030, 2040) | SSgA Dow Jones Target (Today, 2015, 2025, 2035, 2045) | ING Solution Portfolios (Income, 2015, 2025, 2035, 2045) | Principal Inv LifeTime Select (Strategic Income, 2010, 2020, 2030, 2040, 2050) |
| | Self-Directed Brokerage Accounts (SDBA) | Schwab PCRA<br>$50/year plus trade fee(s)<br>1,900± mutual fund options<br>Individual stock & bond options<br>No core account minimum requirement<br>Initial & additional deposit minimums designated by fund(s) you choose | Schwab PCRA<br>$50/year plus trade fee(s)<br>1,500± mutual fund options<br>Individual stock & bond options<br>$10,000 required in core account<br>Initial deposit $5,000+<br>Additional deposits no less than $1,000 | Ameritrade<br>$50/year plus trade fee(s)<br>13,000+ mutual fund options<br>Individual stock & bond options<br>$5,000 required in core account<br>Initial deposit $2,500+<br>Additional deposits no less than $1,000 | Schwab PCRA<br>$50/year plus trade fee(s) (if applicable)<br>3,500± mutual fund options<br>Individual stock & bond options<br>$10,000 min in total core plan balance<br>Initial deposits $2,500+<br>Additional deposits $500+ |

***Fees for Variable Rate Funds** (Provider and fund management fees are annualized on the assets you invest in variable rate funds and are reflected in your returns)*

| | AIG Retirement | Hartford | ING Financial Advisers | Nationwide |
|---|---|---|---|---|
| Provider fee | .15% | None | .10% | .19% |
| Fund management fee | .25-1.50% | .23-1.36% | .05-1.28% | .25-1.28% |
| Range of total fees | .40-1.65% | .23-1.36% | .15-1.38% | .44-1.47% |

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